

in response to receipt of the updated account balance information from the financial service provider, providing the updated account balance information to the mobile device in association with the identifier.

19. The method of claim 14, wherein the identifier includes an account nickname, and wherein the step of displaying information corresponding to the plurality of user accounts to the user via the mobile device comprises displaying the account nickname for each account in association with account balance information.

20. The method of claim 1, wherein the step of displaying account balance information via the mobile device comprises displaying an account nickname in association with account balance information for each of the plurality of accounts.

21. The method of claim 1, wherein the step of displaying account balance information via the mobile device comprises displaying an "as of" date in association with the account balance information.

22. The method of claim 1, wherein a plurality of financial accounts is maintained at a plurality of different financial service providers, each having its own account balance information providing system, and wherein the method involves obtaining updated account balance information from each of the plurality of different financial service providers in response to a single action by the user at the user's mobile device.

23. The method of claim 1, further comprising the steps of:

- storing a cached account balance in the mobile device representative of the balance in the at least one account as of a particular date;

- receiving updated account balance information from the MFTS at the user mobile device; and

- in response to receipt of updated account balance information from the MFTS, displaying updated account balance information corresponding to the account to the user via the mobile device.

24. A system for monitoring a plurality of financial accounts maintained at one or more financial service providers using a mobile device connected for communications with a wireless network, comprising:

- a user mobile device coupled for wireless communications with a mobile financial transaction system (MFTS), the mobile device operative for wirelessly receiving account information from the MFTS and displaying account information, the wireless device operative for storing a cached account balance representative of a balance in the plurality of user accounts as of a particular date;

- a mobile financial transaction system (MFTS) database associated with the MFTS for storing user information and information associated with at least one account associated with at least one financial service provider of a user; a mobile financial transaction system (MFTS) computer system for maintaining the MFTS database and conducting electronic communications between the MFTS and the one or more financial service providers; and

MFTS software operative on the MFTS computer system comprising program code for carrying out the computer-implemented steps of:

- communicating with at least one financial service provider to obtain updated account balance information for at least one account of the user; and

- wirelessly communicating updated account balance information to a user's mobile device; and

- the mobile device, in response to receipt of updated account balance information from the MFTS, operative for updating the cached account balance and displaying updated account balance information to the user.

25. The system of claim 24, wherein the mobile device is further operative for:

- providing a user authentication function at the user's mobile device so as to authenticate a user to access the cached account balance information on the mobile device;

- in response to user authentication at the mobile device, providing a user identifier to the MFTS indicative of user login and connection for wireless communications; and

- wherein the MFTS software is further operative, in response to receipt of the user identifier at the MFTS, for initiating communication to the one or more financial service providers so as to request updated account balance information,

- whereby upon user activation and login, updated account balance information is automatically obtained for the plurality of financial accounts and provided in real time to the user's mobile device.

26. The system of claim 24, wherein the financial service provider includes one or more of a bank, a credit card company, a debit card company, a stored value card provider, a credit union, a payment services company, a financial service provider.

27. The system of claim 24, wherein the account information displayed at the user's mobile device comprises summarized account information.

28. The system of claim 24, wherein the account information comprises payment source information.

29. The system of claim 24, wherein the mobile device is further operative for providing a device connected signal from a mobile device to the MFTS upon determination that a user's mobile device is connected and/or authenticated for wireless communications with the MFTS; and wherein the MFTS software is further operative, in response to receipt of the device connected signal, for initiating the communication with a financial service provider to obtain updated account balance information for one or more accounts of the user.

30. The system of claim 24, wherein the MFTS software is further operative for:

- receiving a user identifier corresponding to the user from the mobile device;

- in response to the user identifier, determining at least one financial service provider identifier corresponding to a financial service provider associated with the user;

- determining authentication information required to access account information in the financial service provider corresponding to the financial service provider identifier;

- providing authentication information to the financial service provider; and